

**LEGISLATIVE SERVICES AGENCY  
OFFICE OF FISCAL AND MANAGEMENT ANALYSIS**

301 State House  
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**FISCAL IMPACT STATEMENT**

**LS 7078**  
**BILL NUMBER: SB 229**

**DATE PREPARED:** Feb 23, 2001  
**BILL AMENDED:** Feb 22, 2001

**SUBJECT:** Health Care Educator.

**FISCAL ANALYST:** Sherry Fontaine  
**PHONE NUMBER:** 232-9867

**FUNDS AFFECTED:**  **GENERAL**  
**DEDICATED**  
**FEDERAL**

**IMPACT:** State

**Summary of Legislation:** (Amended) This bill requires the Department of Insurance to establish the position of a Health Insurance Educator to provide specified information to the public regarding health insurance. The bill prohibits the Health Insurance Educator from recommending a particular company, insurance producer, or product.

**Effective Date:** July 1, 2001.

**Explanation of State Expenditures:** (Revised) This bill establishes the position of Health Insurance Educator in the Department of Insurance. The bill provides for the following duties for this position:

1. Assist consumers in making informed decisions regarding health plans by providing information regarding the following:
- A. The purchase, or enrollment in, a health benefit plan.
  - B. The manner in which to resolve a dispute with a health plan.
  - C. The method of filing a claim under a health benefit plan..
  - D. The availability of resources useful to a health benefit plan consumer.
  - E. Consumer rights and responsibilities under a health benefit plan.

Costs (salary and fringe benefits) for a staff person for this position is estimated to be \$48,500 for each of FY 2002 and FY 2003.

The funds and resources required above could be supplied through a variety of sources, including the following: (1) Existing staff and resources not currently being used to capacity; (2) Existing staff and resources currently being used in another program; (3) Authorized, but vacant, staff positions, including those positions that would need to be reclassified; (4) Funds that, otherwise, would be reverted; or (5) New appropriations. Ultimately, the source of funds and resources required to satisfy the requirements of this bill will depend upon legislative and administrative actions.

**Explanation of State Revenues:**

**Explanation of Local Expenditures:**

**Explanation of Local Revenues:**

**State Agencies Affected:** Department of Insurance.

**Local Agencies Affected:**

**Information Sources:** Family and Social Services Administration, Office of the Long-Term Care Ombudsman, Dept. of Insurance